Terms and Conditions

Prior to starting credit education and document processing services, you will sign a client agreement along with the following:

- Credit Service Agreement
- Authorization for Credit Repair Action
- Consumer Credit File Rights (CROA Disclosure)
- Right Of Cancellation Notice

The services we perform may include

- Document preparation and credit education. We will evaluate your current credit reports as listed with applicable credit reporting agencies and work with you to identify inaccurate, erroneous, false, or obsolete information. You will choose which items you would like to dispute. We will advise you on steps to be taken to dispute any inaccurate, erroneous, false or obsolete information contained on your credit reports.
- We will prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in your credit reports.
- You will forward to us your correspondence received from the credit reporting agencies and we will assist you in further correspondence with those agencies.
- Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

In return, for the services above, you agree to pay fees as outlined in your client agreement. You have the right to cancel your contract for any reason within 3 business days from the date you signed it. Just send written notice as outlined in your client agreement.

It is understood that we offer credit information. We make every effort to ensure the accuracy of the information and to clearly explain your options. However, we do not provide legal advice (i.e.; the application of the law to your individual circumstances). For legal advice, please consult an attorney.